

Prorated Civil Service Retirement System (CSRS) and Federal Employees Retirement System (FERS) COLA Effective 12/01/2025

This information is carried over from www.opm.gov/retirement-center/my-annuity-and-benefits/annuity-payments/#url=Cost-of-Living.

Under the Civil Service Retirement System (CSRS) and the Organization Retirement and Disability System (ORDS), the COLA will be 2.8 percent for those who have received benefits for at least one year. Under the Federal Employees Retirement System (FERS) and FERS Special, the COLA will be 2.0 percent for those who have received benefits for at least one year.

The table below shows the prorated percentage increase according to the month the retiree's annuity began.

Monthly Annuity Began	Amount of Percentage Increase	
Retirement System	CSRS	FERS
December 2024 or earlier	2.8%	2.0%
January 2025	2.6%	1.8%
February 2025	2.3%	1.7%
March 2025	2.1%	1.5%
April 2025	1.9%	1.3%
May 2025	1.6%	1.2%
June 2025	1.4%	1.0%
July 2025	1.2%	0.8%
August 2025	0.9%	0.7%
September 2025	0.7%	0.5%
October 2025	0.5%	0.3%
November 2025	0.2%	0.2%